SOP: How to Handle Preferred Customer

Purpose

This SOP is intended to outline how to identify a preferred customer contract and the handling process for a preferred customer claim.

Teams Impacted

- General Claims
- Technical Claims
- Claims Support
- Client Relations

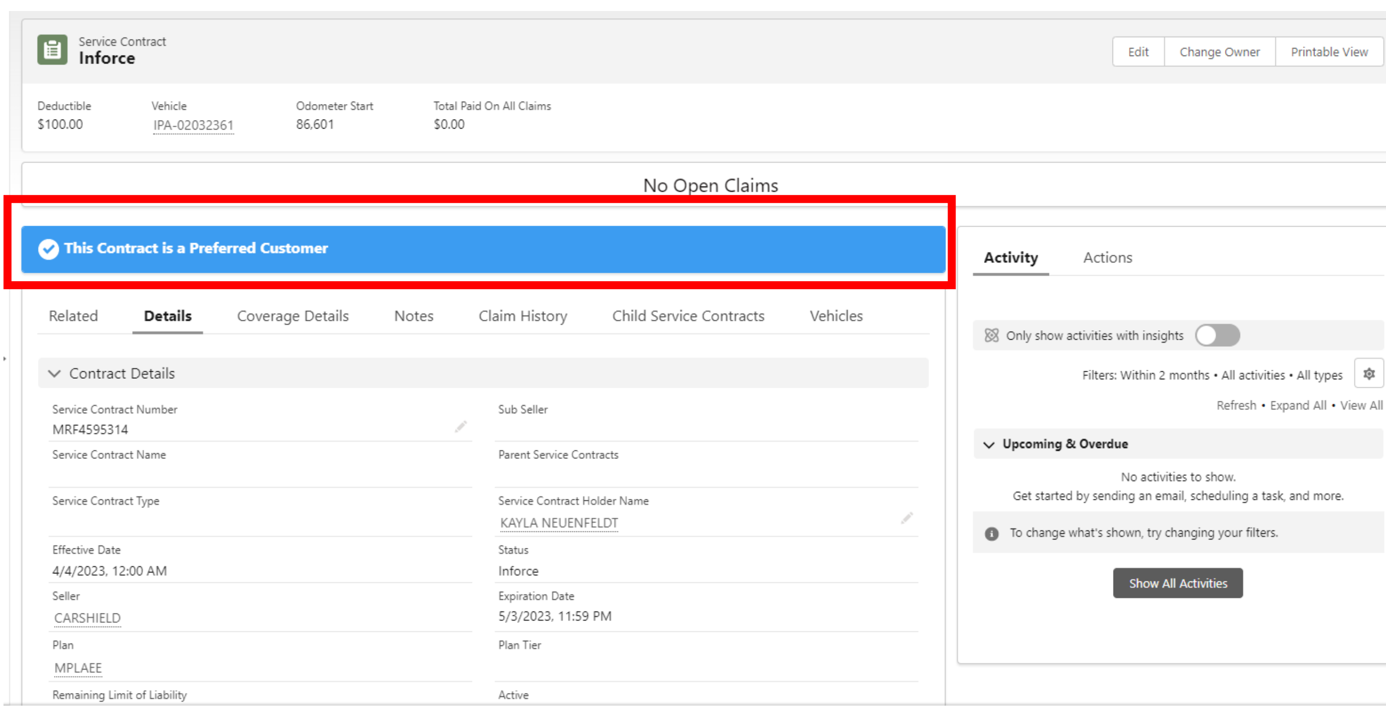
Related References and Documents

- SOP: Contract Holder Search & Verification
- SOP: How to start a claim or Pre-Claim
- SOP: Parts Verification
- SOP: Labor Time Verification
- SOP: Finalizing Claim

Procedure

Note. Follow **SOP: Contract Holder Search & Verification** to pull up contract information.

1. When you see the blue preferred customer banner across the top.



2. A claim must be started for every preferred customer. **Follow SOP: How to start a claim or Pre-Claim**.
    a. Note the claim even if the parts are not listed for coverage.

Important! Do not mention any coverage at the time of call.

3. Advise shop that you will assign to an adjuster to call back within 4hr.

4. Send an email to Brad Carey and Zach Archer of claim being started. Make sure to C.C. Client Relations. Email subject line must include:
    a. Preferred Customer
    b. Name
    c. Contract/ Interaction Number
    d. Claim Number.
    e. In the body add
        i. “A preferred customer claim has been started for your review.”

Important! If a Preferred Customer calls in on a Saturday, assign to the active lead for the day. The lead will process claim per SOP. Any claim not authorized will be assigned to MBI adjuster the following Monday.

5. From this point forward, Client Relations may provide direction on the claim and can circumvent this SOP if it is determined to do so. CR will be in communication with CarShield throughout the claim process and any actions noted to take by CR should be followed by the adjuster.

6. Now that the lead has assigned the adjuster a claim, they will process the claim as normal.

7. When keying in the estimate for parts follow **SOP: Parts Verification**.
    a. Do NOT attempt part sourcing unless A.) The shop does not have an available part or B.) The shop communicates an extended delay on their parts. We can part source ONLY if it assists the shop and customer to avoid a delay and the customer agrees with this.
    b. Go with the shop’s parts for covered items for all other circumstances.
        i. OEM parts shop asking price.
        ii. Aftermarket shop asking price.

8. When keying in the estimate for labor follow **SOP: Labor Time Verification**.
    a. Do NOT attempt to negotiate on labor times.
    b. Authorize shop requested labor time.
    c. On **powertrain** claims where the shops requested labor is double verified labor guide times.
        i. Report to Client Relations for approval prior to authorization. Client Relations will notify CarShield of the matter.
        ii. Advise shop you will review with Supervisor and call them back.

9. If there are discrepancies with labor, parts, possible out of pocket cost to the customer, or any denied items, we need to hold the claim and email Client Relations before speaking of coverage.
   a. Client Relations will note the claim and task back to the assigned adjuster on how to process the claim further.

10. If there are no discrepancies per **step 8,** move forward with auth and follow **SOP: Finalizing Claim**.
    a. Send a follow up email to Client Relations of the claim being authorized.

11. Email Client Relations per **step 4.**
    a. In the body "Claim ****** has been authorized with the repair shop"

Approval & Revision

Date Created	Created By	Date Approved	Approved By
4/26/2023	Jessica Rivera	4/27/2023	Dave Escobar

Date Revised	Revised by	Revision Description	Date Approved	Approved By
4/27/2023	Kara Ness, Dave Escobar	Grammar and formatting, OEM parts shop asking price, not capped at MSRP	4/27/2023	Kara Ness, L&D Chris Martin QA Jason Dolan, Claims
5/11/2023	Dave Escobar	Added step 5 to outline CR authority to circumvent SOP on case by case, grammar on step 7. A.	5/11/2023	Dave Escobar
5/18/2023	Dave Escobar	Removed any soft attempts for P&L nego. Added language for part sourcing only when it's a better option for the customer if shop does not have parts or there is extended delay expected on shop order	5/18/2023	Rene Henderson Jason Currier
5/26/2023	Johnnie Martinez	Combined original step 3&4 to make one email for adjuster and cc CR. Added Saturday handling note.	6/12/2023	Dave Escobar Jason Dolan Kara Ness (L&D) Chris Martin (QA)